QUANTUM
Stellar Initiative

OPINION PIECE: INVESTMENT STRATEGY 30/40/30

INTRODUCTION

The following is an opinion piece showcasing the investment strategy of a crypto currency investor. All strategies are opinion only and are not investment advice. All investors need to conduct their own research.

THE GOLDEN THREE

I have a 30/40/30 breakdown I try to aim for in my portfolio.

- 30% Stable
- 40% Anchors
- 30% Stocks, Bonds, Stellar Native Projects.

As well as, 3 basic guidelines that I follow when choosing assets.

1. Let my money make more money.

2. Have funds available for a rainy day or a market free fall.

3. Support projects that are working toward a better future for humanity.

MONEY MAKING MONEY

There are several anchors that pay out daily APY % for just having their assets. (UltraStellar.com, Apay.io, Centre.io)

These are some of the highest yielding rates on the market. Take advantage of them. You can use both the regular anchors and the y anchors - they all have payouts.

Anchors are extremely important to Stellar and the on/off ramps of the DEX. You can learn more about the importance of anchors here:

https://www.stellar.org/learn/anchor-basics?locale=en

STABLECOIN RAINY DAY FUND

I use the following 2 USD stables and or your local currency

- USDC
- yUSDC

These currently have a smoking hot APY%, tied to the dollar. See the link above for more information on your local currency.

This is a wonderful way to earn interest on your savings and is easily accessible if you were to need to withdraw the funds.

I usually try to skim 25% of my earnings per month into my stables when the market is high to help build my rainy day funds. This gives me access to funding if and when I need it and allows me to not liquidate my positions in an emergency.

STABLECOIN RAINY DAY FUND (CONT‘D)

The secondary benefit of having funds in stable coins is to have immediate funding to buy at the bottom of the market and capitalize on gains as it corrects.

STOCKS, BONDS, and STELLAR NATIVE PROJECTS

Everyone chooses different projects they believe in or have knowledge of to invest in. This is a perfect example of “voting with your dollar” or showing support to people you like for their vision, content, service, and/or products they are offering.

There are many different types of projects to choose from - this is where DYOR comes in.

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Amended: 3rd May 2022

⚠ ⚠ Not Financial Advice – Just Friendly Helpful Information ⚠ ⚠ ⚠
⚠ We Always Recommend You DYOR (Do Your Own Research) ⚠ ⚠